

**March 2022**



# Newsletter

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## **Social Work Month 2022**

Many of you may not know that March is the month we celebrate our Social Workers. Please help me in giving a Shout Out to those wonderful Men and Women who chose a career collaborating with individuals to help them through life events from crisis resolution to options counseling and resource connection.

We want to thank ALL of the Clark County and community partners' Social Workers for their amazing work.

Here at home, I speak from the heart when I say that the ADRC of Clark County has been blessed with four amazing women who have dedicated themselves to service. Tara Halopka and Barb Freagon, Information and Assistance to provide options counseling and resource connection. Both have served Clark County for years of tireless service. Terri Esselman, Elder Benefit Specialist, who is always ready and willing to answer questions and solve problems related to Social Security, Medicare, health insurance and other public and private benefits for older adults 60 and above. Last but not least, our newcomer, Crystal Rueth who joined our team in February 2022, as the Disability Benefit Specialist, who is anxious to get started making herself available to answer questions and solve problems related to Social Security, Medicare, health insurance and other public and private benefits for transitioning youth 17½ - 59.

Words cannot express our gratitude for these dedicated, knowledgeable and remarkable ladies of the Clark County ADRC Team. Thank you!

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Thank you, Chuck Linder, for your years of dedicated Service, delivering meals for our Home Delivered meal program. Chuck made the decision to retire in January of 2022 and missed it by us all. Chuck came to work with the ADRC in June of 2012. In asking Chuck his best memories, he shared it was the little things; seeing the people, seeing their smiles or grabbing a shovel and cleaning the sidewalk that seemed to mean so much. I spent the afternoon with Chuck and his supervisor Mary Degenhardt, Nutrition Coordinator North, listening to their stories of throughout the years in the Nutrition Program. The memories of great relationships built with the people are treasures. Thank you Chuck for taking pride in a job you were born to do. You will be forever remembered!



# Voter Integrity, protect yourself as a voter.

I sure many of you are aware that in March of 2020, the Wisconsin Elections Commission sent a letter to the Governor's Office asking to suspend the Special Voting Deputies "SVD." Wisconsin Statute 6.875, absentee voting in Residential Care Facilities. Special Voting Deputies consist of one Republican and one Democrat. This opened a large scale investigation in Racine County. Wisconsin Statute 6.875 covers:

- Statute is the exclusive means of absentee voting in facilities
- Special Voting Deputies **SHALL** be dispatched to the facilities
- NO EMPLOYEE OF THE FACILITY MAY BE A SPECIAL VOTING DEPUTY
- The SVD's **SHALL** witness the vote and **MAY** assist in marking the ballot

No individual other than a SVD or relative may assist the voter.

There is a process in place to assist a voter in filling out their absentee ballot. If a voter request assistance, you may read the ballot, including candidates' names, party affiliations and ballot instructions, to the voter or mark the ballot as directed by the voter.

The case in Racine County is extensive and currently being reviewed by four different District Attorney's in Wisconsin. The case surrounds the fact that a resident of a Care Facility with diminished mental capacity was taken advantage of. Unfortunately, the case is large and contains too much information for me to go into in this newsletter.

My advice is to read sample ballots before you go to the polls. Read the ballot and instructions carefully before you vote. Request assistance if needed or don't understand the instructions. A good voter website is <https://myvote.wi.gov/en-us/>. You can find your voter information, polling places, what's on the ballot, update your name and address, register to vote, vote absentee by mail, track your ballot and vote absentee in person. Protect yourself, your family and your friends. Take care and be safe.

Scott Haines

Clark County Sheriff

You can now receive our newsletter in digital form. If you are interested please contact us at 715-743-5166.





## COMPUTER CLASSES FOR OLDER ADULTS

**6-weeks of classes For older adults  
basic to intermediate coursework  
Small class size for individualized attention  
You do not have to own a computer to attend  
If you need assistance to be able to attend contact us**

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**Contact the ADRC for more information**

**715-743-5166**

**1-866-743-5144**



**Next Session starting: March 29, 2022**

**March 29, April 5, 12, 26, May 3, & 10 10:30AM—Noon**

**Where: Greenwood Public Library**

**102 N Main St, Greenwood, W**



"CVTC does not discriminate on the basis of race, color, national origin, sex, disability, or age in employment, admissions, programs, or activities. General inquiries regarding the College's non-discrimination policies may be directed to: Director of Human Resources, Chippewa Valley Technical College, 620 W. Claremont Ave. Eau Claire, WI 54701.

# **1095-B Tax Forms by Request Only for BadgerCare Plus or Medicaid**

*By the GWAAR Legal Services Team (for reprint)*

The Wisconsin Department of Health Services (DHS) will not automatically send 2021 IRS 1095-B tax forms to members who had minimum essential coverage from a Wisconsin health care program such as BadgerCare Plus or Medicaid.

There is no federal penalty or fine for not having health insurance, so tax filers do not need to furnish proof of insurance coverage.

If a member would like a copy of their 1095-B form to keep with their tax records, they can request a copy by:

Calling the Wisconsin 1095-B tax form assistance line at

866-667-9419,

Emailing ForwardHealth Member Services,

Sending a letter to Member Services 1095-B, 313 Blettner Blvd., Madison, WI, 53714, or

Going to their income maintenance or tribal agency.

When requesting a form, members need to provide:

- Their full name,
- The full name of the member whose form is being requested (if different from the person requesting the form, such as a parent requesting a child's form),
- The member's 10-digit ForwardHealth ID number, Social Security number, or case number,
- The member's date of birth, and
- The mailing address where to send the form.

If the member does not provide all of this information, DHS may not be able to send a copy of the 1095-B form. ☐

# Water and Internet Assistance Applications

*By the GWAAR Legal Services Team (for reprint)*

Two new assistance programs are available to help Wisconsin residents pay for home water utilities and internet service, but the application process can be challenging. Knowing what to expect in advance can help save time and frustration when applying for these benefits.

The Low Income Household Water Assistance Program (LIHWAP) is a federally funded grant program being administered in Wisconsin by the Department of Administration through a contract with Energy Services, Inc. (the same organization that manages the Wisconsin Home Energy Assistance Program (WHEAP)). The LIHWAP program can provide funding directly to water utilities to pay past-due residential water bills and prevent service disruptions. Depending on funding availability, some applicants may also qualify for prospective payments to prevent future service disconnections.

Applications for LIHWAP can be submitted by telephone at 833-426-9472, by email to [support@wisconsinwater.help](mailto:support@wisconsinwater.help), or through an online application at <https://wisconsinwater.help/>. Applicants will need to be ready to complete an application for WHEAP assistance and will need to provide a Social Security number, proof of income, verification of rent expenses if applicable, and a copy of their most recent water bill. The online application allows for uploading of scanned documents, but also offers an option to receive an email link for uploading documents at a later time or from a different location. The upload link does expire after a time, so it's best to be prepared with scanned verification documents at the outset of the application process. Income eligibility limits are \$2,591.92 for a single person household and \$3,389.42 for a household of two.

The Affordable Connectivity Program (ACP) is an offshoot of the Emergency Broadband Benefit program that can help low-income households pay for internet service and connected devices. Program benefits include a \$30/month discount (\$75/month for residents of qualifying tribal lands) on internet service and a one-time discount of up to \$100 toward the purchase of a connected device such as a laptop, tablet, or desktop computer. A household is eligible if a member of the household meets at least one of the criteria below:

- Has an income that is at or below 200% of the federal poverty guidelines (FPL);
- Participates in certain assistance programs, such as SNAP (FoodShare in Wisconsin), Medicaid, Federal Public Housing Assistance, SSI, WIC, or Lifeline;
- Participates in Tribal specific programs, such as Bureau of Indian Affairs General Assistance, Tribal TANF, or Food Distribution Program on Indian Reservations;

Is approved to receive benefits under the free and reduced-price school lunch program or the school breakfast program;  
Received a Federal Pell Grant during the current award year; or  
Meets the eligibility criteria for a participating provider's existing low-income program.

Households can apply for ACP through the website at <https://acpbenefit.org/>. Applicants will need to create an account and set up a user name and personal password. Once the household is determined eligible, the system will provide an ID code that applicants will need to write down. Applicants will then need to search by location or zip code to find a list of participating service providers. Applicants may then need to complete an additional application form through the selected provider and may need to be able to receive additional verification codes through text or email to complete the application process. Users with existing accounts may need to call the service provider directly to recover forgotten login or password information. Once eligibility is established, applicants should receive a confirmation email or text message.

Anyone who was already enrolled in the earlier Emergency Broadband Benefit program as of December 31, 2021 will automatically continue to receive their current monthly benefit until March 1, 2022. These individuals will need to take steps to stay enrolled after March 1. Although the application process can be cumbersome, advance preparation can help streamline efforts and get households connected to important cost-saving benefits.

More information is available here: [www.fcc.gov/broadbandbenefit](http://www.fcc.gov/broadbandbenefit). □

## Reverse Mortgages

*By the GWAAR Legal Services Team (for reprint)*

You may have seen Tom Selleck, Mr. Magnum PI himself, on TV selling reverse mortgages, but what is a reverse mortgage, and are they a good idea? A reverse mortgage is a financial product available to individuals at least 62 years old that turns your home's equity into a lump sum of cash or regular income. Unlike a home equity loan or line of credit, you do not have to make payments on the loan as long as you live in the home, and any interest accrued is added to the amount you owe. When you die, sell your home, or move out, you, your spouse, or your estate would repay the loan. Usually that means selling the home to get money to repay the loan.

Here are some things to consider about reverse mortgages:

- **There are fees and other costs.** Reverse mortgage lenders generally charge an origination fee and other closing costs, as well as servicing fees over the life of the mortgage. In some cases, these fees can be very high. Some may also charge mortgage insurance premiums.

- **You owe more over time.** As you get money through your reverse mortgage, interest is added onto the balance you owe each month. That means the amount you owe grows as the interest on your loan adds up over time.

**Interest rates may change over time.** Most reverse mortgages have variable rates, which are tied to a financial index and change with the market. Variable rate loans tend to give you more options on how you get your money through the reverse mortgage. Some reverse mortgages offer fixed rates, but they tend to require you to take your loan as a lump sum at closing. Often, the total amount you can borrow is less than you could get with a variable rate loan.

- **Interest is not tax deductible each year.** Interest on reverse mortgages is not deductible on income tax returns until the loan is paid off, either partially or in full.
- **You have to pay other costs related to your home and keep it in a good state of repair.** In a reverse mortgage, you keep the title to your home. That means you are responsible for property taxes, insurance, utilities, fuel, maintenance, and other expenses. And, if you don't pay your property taxes, keep homeowner's insurance, or maintain your home, the lender might require immediate payment of your loan and initiate a foreclosure if you're unable to pay, which most people in this situation are not. A financial assessment is required when you apply for the mortgage. As a result, your lender may require a "set-aside" amount to pay your taxes and insurance during the loan. The "set-aside" reduces the amount of funds you can get in payments.
- **What happens to your spouse? If you signed the loan paperwork and your spouse didn't, your spouse may NOT be able to continue living in the home after you die.** This could be incredibly devastating because the lender will foreclose or force your spouse to sell the home to pay the loan in full as soon as 30 days after you pass away. If the loan contract language allows, your spouse may be able to live in the home after you die if they continue to pay taxes and insurance and continue to maintain the property. However, your spouse will stop getting any money from the reverse mortgage, since they weren't part of the loan agreement. These rules are complex and different depending on whether you took the loan out before or after August 4, 2014. The most important takeaway from this is that your spouse might NOT be able to remain in the home after you die, so you will want to be very careful that the loan is set up properly if you want your spouse to be able to remain in the home.
- **What can you leave to your heirs?** Reverse mortgages can use up the equity in your home, which means fewer assets for you and your heirs. Most reverse mortgages have



something called a “non-recourse” clause. This means that you, or your estate, can’t owe more than the value of your home when the loan becomes due and the home is sold. With most reverse mortgages, generally, if you or your heirs want to pay off the loan and keep the home rather than sell it, you would not have to pay more than the appraised value of the home.

**What happens if the borrower moves to another residence or a skilled nursing facility?**

With most reverse mortgage loans, the borrower can be away from the home, for example, in a skilled nursing facility, for up to 12 consecutive months; however, if the absence is longer, and the property is not the principal residence of at least one other borrower, then the loan becomes due and payable. Again, to resolve the debt, you can correct the matter, pay the balance in full, sell the home for the lesser of the balance or 95% of the appraised value and put the proceeds toward paying off the loan, or complete a deed in lieu of foreclosure. Otherwise, the lender will foreclose. Note that none of these are desirable options for most individuals in this situation. Most people would not have the funds on hand to pay off the loan, nor would most people wish to sell their home in this situation, especially if a spouse or other individual is still living in the home.

**Medicaid and SSI eligibility may be affected.** Reverse mortgage proceeds, either a lump sum or a monthly payment, are not considered income for Medicaid and SSI; however, those funds are considered an asset or a resource in the month received and thereafter. This could affect eligibility for any means-tested program that has an asset limit.

For more information, visit: <https://www.consumer.ftc.gov/articles/0192-reverse-mortgages>



## **DMV Extends Driver License Renewal to March 31 for Ages 60+**

### **Press Release—for reprint**

*Release Date: January 12, 2022*

*WisDOT Office of Public Affairs*

Recognizing the current elevated health risks to drivers 60 and over, the Wisconsin Department of Transportation Division of Motor Vehicles (DMV) is extending renewal deadlines for this age group.

Licensed drivers who are 60 and over and who have a license scheduled to expire in January, February or March 2022, will now have until March 31, 2022 to visit a DMV to renew with no late fee.



Driver records are automatically updated, and the new expiration date will be visible to law enforcement. Customers can check the status of the license, including the adjusted expiration date, at [wisconsindmv.gov/status](http://wisconsindmv.gov/status).

Appointments for a driver license renewal can be scheduled online ([wisconsindmv.gov/DLGuide](http://wisconsindmv.gov/DLGuide)). Applications can also be completed online and submitted electronically. Questions are quickly answered by email or phone.

To make in-person customer visits safer, and reduce the time in the DMV lobby, DMV Customer Services Centers are using safety protocols that include cleaning throughout the day and arranging space to provide safe social distancing.

In-person visits at DMV Customer Services Centers are only available for:

- Driver license renewals and original products
- ID to vote
- New residents to obtain identification

All DMV vehicle transactions can be done online ([wisconsindmv.gov](http://wisconsindmv.gov)).

#### Online driver license renewal an option for ages under 65

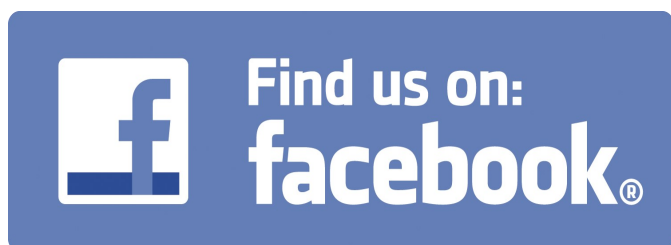
Drivers ages 18 to 64, who are U.S. citizens with an unrestricted driver license, and who have not had a change in medical conditions, and who do not need an original REAL ID, may renew their driver license online ([wisconsindmv.gov/renewDL](http://wisconsindmv.gov/renewDL)).

Traditionally, DMV customers only needed to visit a DMV once every eight years to take a new photo and renew their driver license. Now, online driver license renewal is available through a pilot program which began in May 2020 which allows 16 years to pass between visits.

For more information, contact:

WisDOT Office of Public Affairs

(608) 266-3581, [opa.exec@dot.wi.gov](mailto:opa.exec@dot.wi.gov) □



**Check us out on our new Facebook page for updates, tips and more information provided especially for you.**

**Aging & Disability Resource Center  
of Clark County**

# No Surprises: Understand your rights against surprise medical bills

The No Surprises Act protects people covered under group and individual health plans from receiving surprise medical bills when they receive most emergency services, non-emergency services from out-of-network providers at in-network facilities, and services from out-of-network air ambulance service providers. It also establishes an independent dispute resolution process for payment disputes between plans and providers, and provides new dispute resolution opportunities for uninsured and self-pay individuals when they receive a medical bill that is substantially greater than the good faith estimate they get from the provider.

Starting in 2022, there are new protections that prevent surprise medical bills. If you have private health insurance, these new protections ban the most common types of surprise bills. If you're uninsured or you decide not to use your health insurance for a service, under these protections, you can often get a good faith estimate of the cost of your care up front, before your visit. If you disagree with your bill, you may be able to dispute the charges. Here's what you need to know about your new rights.

## What are surprise medical bills?

- Before the No Surprises Act, if you had health insurance and received care from an out-of-network provider or an out-of-network facility, even unknowingly, your health plan may not have covered the entire out-of-network cost. This could have left you with higher costs than if you got care from an in-network provider or facility. In addition to any out-of-network cost sharing you might have owed, the out-of-network provider or facility could bill you for the difference between the billed charge and the amount your health plan paid, unless banned by state law. This is called "balance billing." An unexpected balance bill from an out-of-network provider is also called a surprise medical bill. People with Medicare and Medicaid already enjoy these protections and are not at risk for surprise billing.

## What are the new protections if I have health insurance?

If you get health coverage through your employer, a Health Insurance Marketplace®,<sup>1</sup> or an individual health insurance plan you purchase directly from an insurance company, these new rules will:

- Ban surprise bills for most emergency services, even if you get them out-of-network and without approval beforehand (prior authorization).
- Ban out-of-network cost-sharing (like out-of-network coinsurance or copayments) for most emergency and some non-emergency services. You can't be charged more than in-network cost-sharing for these services.
- Ban out-of-network charges and balance bills for certain additional services (like anesthesiology or radiology) furnished by out-of-network providers as part of a patient's visit to an in-network facility.
- Require that health care providers and facilities give you an easy-to-understand notice explaining the applicable billing protections, who to contact if you have concerns that a provider or facility has violated the protections, and that patient consent is required to waive billing protections (i.e., you must receive notice of and consent to being balance billed by an out-of-network provider).

<sup>1</sup> Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health & Human Services.

**What if I don't have health insurance or choose to pay for care on my own without using my health insurance (also known as "self-paying")?**

If you don't have insurance or you self-pay for care, in most cases, these new rules make sure you can get a good faith estimate of how much your care will cost before you receive it.

**What if I'm charged more than my good faith estimate?**

For services provided in 2022, you can dispute a medical bill if your final charges are at least \$400 higher than your good faith estimate and you file your dispute claim within 120 days of the date on your bill.

**What if I do not have insurance from an employer, a Marketplace, or an individual plan? Do these new protections apply to me?**

Some health insurance coverage programs already have protections against surprise medical bills. If you have coverage through Medicare, Medicaid, or TRICARE, or receive care through the Indian Health Services or Veterans Health Administration, you don't need to worry because you're already protected against surprise medical bills from providers and facilities that participate in these programs.

**What if my state has a surprise billing law?**

The No Surprises Act supplements state surprise billing laws; it does not supplant them. The No Surprises Act instead creates a "floor" for consumer protections against surprise bills from out-of-network providers and related higher cost-sharing responsibility for patients. So as a general matter, as long as a state's surprise billing law provides at least the same level of consumer protections against surprise bills and higher cost-sharing as does the No Surprises Act and its implementing regulations, the state law generally will apply. For example, if your state operates its own patient-provider dispute resolution process that determines appropriate payment rates for self-pay consumers and Health and Human Services (HHS) has determined that the state's process meets or exceeds the minimum requirements under the federal patient-provider dispute resolution process, then HHS will defer to the state process and would not accept such disputes into the Federal process.

As another example, if your state has an All-Payer Model Agreement or another state law that determines payment amounts to out-of-network providers and facilities for a service, the All-Payer Model Agreement or other state law will generally determine your cost-sharing amount and the out-of-network payment rate.

**Where can I learn more?**

Still have questions? Visit [CMS.gov/nosurprises](https://www.cms.gov/nosurprises), or call the Help Desk at 1-800-985-3059 for more information. TTY users can call 1-800-985-3059.



# Real Life Experiences with Cataracts



Dr. Betsy Meinel

Do you experience blurry, foggy vision, loss of contrast? You may be experiencing symptoms of cataracts. Most cataracts develop slowly over the course of years and having cataracts can be like looking through a frosty or fogged-up window. The following is story shared by a cataract patient.

## ***Cataracts just kind of 'sneak up on you'!***

*For several years, I knew I had the start of cataracts on both my eyes. Night driving had become out of the question, I just didn't feel comfortable driving with bright glaring lights. I've worn glasses for distance vision for years. Recently, I found myself cleaning my glasses often, thinking maybe they were dirty, or my prescription had changed, so I made an appointment for an eye exam. During the exam Dr. Meinel assured me it wasn't my prescription or dirty lenses, it was the progression of my cataracts.*

*Now was the time for cataract surgery and I had a decision to make. After listening to what surgery would include and the recovery times, plus the expected outcome, I decided to go ahead with it. They did one eye at a time with about two weeks of recovery in between. The cataracts were removed, an implant lens was inserted, and now I can see with no restrictions! No more glasses for my distance vision. I still need readers for close-up but no more glasses for everyday wear. How LIBERATING! If you have been diagnosed with cataracts, I have nothing but good things to say in regards to my surgery and care. Everyone at HealthView Eye Care Center was super friendly, professional, and made me feel so relaxed. The surgery itself was painless and from start to finish it was only about 6 weeks! All this took place right after Thanksgiving, so that is why I call it 'my Christmas Miracle'! It was a true gift of sight for me.*

*Thank you HealthView Eye Care Centers! Janet P. Rib Lake, WI*

Dr. Betsy Meinel is an optometrist at HealthView Eye Care Centers.  
For information on cataracts you may contact her at 715.748.2020 – 866.748.2020.

# Clark County Health Department Free N95 Masks

Please Limit 3 Masks per Person



**Clark County  
Health Department**

517 Court St.  
Room 105  
Neillsville, WI 54456



[www.clarkcountywi.gov/covid-19](http://www.clarkcountywi.gov/covid-19)

Clark County COVID-19 Phone Resource  
Line: 715-743-5105 (Option 9)



# The Silent Killer

## Carbon Monoxide

1

### Have Alarms

*Have working carbon monoxide alarms*

2

### Know the Signs

*Headache, fatigue, dizziness, shortness of breath, nausea and/or confusion*

3

### Get Out

*Get out of the house if the alarm sounds or you experience the symptoms above*

4

### Do Not Re-Enter

*Do not re-enter the building until it has been inspected and declared safe*



**A limited supply of carbon monoxide alarms are available at the following health departments:** Bad River Tribe, Barron, Buffalo, Burnett, Chippewa, Clark, Douglas, Dunn, Eau Claire, Jackson, Monroe, Pepin, Pierce, Polk, Rusk, St. Croix, St. Croix Tribe, and Washburn



[dhs.wisconsin.gov/air/co.htm](https://dhs.wisconsin.gov/air/co.htm)



Western Wisconsin  
Public Health Readiness  
Consortium



## Carbon Monoxide Survey

- 1) How old are you?
  - a. 18-24
  - b. 25-34
  - c. 35-44
  - d. 45-54
  - e. 55-64
  - f. 65+
- 2) How do you get your information? (select all that apply)
  - a. Social media
  - b. Newspaper
  - c. Mail
  - d. Trusted community member
  - e. Radio
  - f. TV
  - g. Friends/Family
- 3) In what ways can the health department better share information with you?
- 4) How did you hear about this educational and distribution initiative?
- 5) What does carbon monoxide smell like?
  - a. Burning plastic
  - b. Of Sulfur (like eggs)
  - c. It is odorless (you can't smell it)
- 6) True or False: The first thing you should do when your carbon monoxide alarm sounds or you experience symptoms of carbon monoxide poisoning is get out and get fresh air.
  - a. True
  - b. False
- 7) What did you learn today? (Select all that apply)
  - a. What the state law on carbon monoxide is.
  - b. How often batteries should be changes in carbon monoxide alarms
  - c. The symptoms of carbon monoxide poisoning
  - d. What should be done if the carbon monoxide alarm sounds or if symptoms are experienced
  - e. I did not learn anything new today
- 8) Which health department did you receive your education and carbon monoxide alarm from?
  - a. Bad River Tribe
  - b. Barron
  - c. Buffalo
  - d. Burnett
  - e. Chippewa
  - f. Clark
  - g. Douglas
  - h. Dunn
  - i. Eau Claire
  - j. Jackson
  - k. Monroe
  - l. Pepin
  - m. Pierce
  - n. Polk
  - o. Rusk
  - p. St. Croix
  - q. St. Croix Tribe
  - r. Washburn



## Recipe for: Bowties and Broccoli



1 pound dry bow tie pasta  
4 cups broccoli florets  
1/4 cup olive oil  
4 cloves garlic, sliced  
1 cup grated Romano cheese (or Parmesan)

Bring a large pot of lightly salted water to a boil. Add pasta and cook until firm but not hard. Drain and save 1/4 cup pasta water. Place broccoli in a pot fitted with a steamer basket over boiling water. Steam until tender. Heat the oil in a skillet over medium heat. Stir in garlic, and cook until golden brown. In a bowl, toss together the pasta, pasta water, broccoli, garlic, remaining oil, and cheese. Season with salt and pepper.



## Incontinence Supplies

For those who may not be able to afford incontinence supplies, the ADRC of Clark County is offering a free incontinence supply bank. You can call the ADRC to figure out where you can pick up the incontinence supplies at 715-743-5166.

## Recipe for: Irish Rutabaga Pudding



1 pound rutabaga, peeled and cut into 1 1/2 inch cubes  
3 tablespoons fine breadcrumbs  
1/2 cup milk  
2 tablespoon butter  
1/4 cup white sugar  
1 teaspoon salt  
1 pinch ground nutmeg  
1 large egg, well beaten

Clean, peel and cube the rutabaga, and cook in boiling water until tender, then drain. Mash thoroughly in a large bowl. Mix in all other ingredients. Put into a 2-qt casserole dish and bake at 350F for 1 hour. A pinch of cinnamon or ginger may also be added if desired.



## Volunteers Needed

Interested in volunteering with the ADRC? The ADRC of Clark County is looking for volunteers for various positions. For more information on volunteering opportunities call Lynne at (715) 743-5166.



*Photo by Pixabay.com*

## EAT WELL, AGE WELL.

### BRAIN HEALTHY FOODS AND RECIPES

Last month we learned how nutrition relates to heart health. This month the topic is about how to eat for brain health, and both goals are surprisingly similar. The term brain health is a broad one used as a reference to basic functions, such as memory and learning, or degenerative diseases like Alzheimer's. Here are a few types of foods to incorporate in your nutrition planning in order to stay mentally sharp:

Healthy fats – Omega-3 fatty acids aid in numerous functions that include maintaining proper blood flow, limiting inflammation and are a beneficial addition to any healthful diet. Options include salmon, tuna, mackerel, sardines, walnuts, chia seeds, canola oil, and soybean oil.

Eat your veggies – A diet filled with various vegetables, especially leafy green veggies (spinach, kale, broccoli), is a good way to stock up on many brain healthy nutrients such as vitamin K, lutein, folate, beta carotene, and various antioxidants.

Berries – Adding berries to food is an excellent way to add flavor and these fruits have shown signs of delaying memory decline. This is thanks to flavonoids which gives each fruit their bright color.

### WEEKLY CHALLENGES

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ADD OMEGA-3 RICH FISH TO YOUR DIET AT LEAST 2 TIMES

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EAT ONE SERVING OF LEAFY GREENS DAILY. TRY MAKING A SALAD OR ADDING THEM INTO OTHER DISHES

---

TRY WALNUTS AS A SNACK OR ADD THEM TO A DISH

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FIND A WAY TO MIX IN YOUR FAVORITE BERRIES AT LEAST THREE TIMES THIS WEEK. ADD THEM TO YOGURT, CEREAL, OR OATMEAL

## Green Things

L	E	P	R	E	C	H	A	U	N	S	S	U	I	T
G	B	C	N	O	S	F	I	D	Z	B	A	N	K	A
X	R	R	Q	N	H	L	C	E	Q	R	L	R	C	V
L	E	A	A	N	O	K	H	A	M	P	A	E	O	O
F	E	K	S	C	E	M	L	G	E	I	D	L	R	C
S	E	T	C	S	A	E	O	H	N	G	L	T	M	A
Z	E	O	T	N	H	C	R	F	T	O	I	R	A	D
S	R	V	A	U	C	O	O	G	L	R	C	U	H	O
B	G	U	A	E	C	R	P	L	R	F	F	T	S	L
Y	G	S	L	E	E	H	P	M	E	A	D	O	W	
I	Q	E	P	S	L	K	Y	W	E	E	V	I	L	O
W	R	O	T	A	G	I	L	L	A	R	B	E	R	C
Y	R	E	V	O	L	C	L	E	M	E	R	A	L	D
I	I	A	X	S	F	L	P	Y	V	H	L	M	J	I

grass

lettuce

fern

emerald

alligator

turtle

celery

salad

iguana

clover

snake

olive

lime

avocado

rain forest

leprechaun's suit

broccoli

grasshopper

leaves

evergreen

meadow

shamrock

frog

To find the answer to the trivia question, look for a word or phrase that is hidden in the puzzle, but not in the word list

**Trivia:** This chemical is responsible for the green color in plants.

**Answer:** \_\_\_\_\_



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*Lynn Crothers*

**ADRC Admin. Assistant**

*Kim Stetzer*

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**Coordinator**

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